

A new report released today from the Department of Health and Human Services shows that the Affordable Care Act will end up saving low-income and middle income families thousands of dollars as well as helping small businesses pay for family policies and premiums.

The report finds that, compared to what they would have paid without the law:

- Middle-class families purchasing private insurance in the new State-based Health Insurance Exchanges could save as much as \$2,300 per year in 2014.
- Tax credits provided by the Affordable Care Act will lead to even greater savings. For example, in 2014, a family of four with an income of \$33,525 could save as much as \$14,900 per year since they will also qualify for tax credits and reduced cost sharing.
- In 2014, small businesses, on average, could save up to \$350 per family policy and many may be eligible for tax credits of up to 50 percent of their premiums.
- The tax credits are already available to small businesses, and cover 35 percent of their premiums. For example, a firm with 10 workers who earn an average of \$20,000 annually could currently receive credits of \$35,000 annually. These tax credits could save small businesses \$6 billion in 2010 and 2011.
- All businesses will likely see lower premiums of \$2,000 per family by 2019, which could generate millions of dollars in savings.

You can download a copy of the report [here](#).